

BENEFITS NEWS

An Information Publication for State of California Employees

Long-Term Disability Open Enrollment October 2 - November 3, 2006

LONG-TERM DISABILITY (LTD) PROGRAM

Long-Term Disability (LTD) insurance is a benefit available to excluded employees that provides income replacement if you become disabled due to an illness or injury and cannot perform your normal job duties for six months or longer.

This program is offered through the Department of Personnel Administration (DPA); the plan provider is Standard Insurance Company (The Standard).

As a State employee, you already have some income protection through sick leave or annual leave, Non-Industrial Disability Insurance (NDI), enhanced NDI, and workers' compensation. However, these programs may only cover short-term income gaps, and most coverage is based on the length of the employee's State service. LTD picks up where these other benefits leave off, providing up to either 55% or 65% of your pre-disability income, depending on which plan option you are enrolled in.



LTD offers excluded employees these enhanced features:

- ❖ Disability income payments up to a maximum of \$6,000/month.
- ❖ Tax-free benefit payments.
- ❖ No reduction of the LTD benefit payment for certain income, such as vacation benefits, annual leave benefits, or private (individual) disability insurance.
- ❖ Survivor benefits.
- ❖ If other disability income provides more than 55% or 65% of your salary (depends on which plan option you are enrolled in), LTD will provide a minimum benefit of \$100 or 10% of the approved LTD benefits payment, whichever is greater.

Who is eligible?

You must be designated Managerial, Supervisory, Confidential, or Excluded/Exempt, either permanent or probationary, and have a time base of half time or greater. You are also eligible, if you are designated in the special "E" classifications (E01 through E21, E67, E77).

If you are on a limited-term appointment and otherwise meet the eligibility criteria, you may enroll in LTD only if you have a mandatory right of return to a position and time base that also meets the criteria.

When can I enroll?

You may enroll within 60 days of becoming **newly eligible** (e.g., moving into an excluded classification), and during **open enrollment**.

How do I get open enrollment materials?

In September, DPA mailed a notice of the upcoming open enrollment to eligible employees. The notice included educational information from the plan provider, The Standard, a plan brochure, enrollment instructions, and an enrollment form. If you do not receive this information, or need an enrollment form, please contact your personnel office or you may request a form from The Standard directly at (888) 641-7193. You can also go online and request a form at www.standard.com/mybenefits/california.

In mid-October a final reminder post card will be mailed to employees reminding them that the open enrollment period will end on November 3.

How do I enroll during the upcoming open enrollment?

Enrolling for LTD is easy; simply complete sections A, B and C of the LTD Enrollment Authorization Form and return it to your personnel office for processing. Complete your LTD form by November 3, and remember the sooner you enroll, the closer you will be to financial security.

How do I get more information?

If you have any questions regarding the LTD plan, please contact DPA, Benefits Division at (916) 324-0533/Calnet 454-0533.

"Financial Security"



For More Information

Benefits Division

(916) 322-0300
CALNET 492-0300

ARAG Group

Group Legal Services Plan
1-800-247-4184

Dental Program

(916) 324-0525
CALNET 454-0525

Employee Assistance Program

MHN (Managed Health Network)
1-866-327-4762

FlexElect Program

(916) 327-6429
CALNET 467-6429

Health Promotion Program

(916) 324-9398
CALNET 454-9398

Merit Award Program

(916) 324-0522
CALNET 454-0522

Pre-Tax Parking Program

Travel & Relocation Program

Van Pool Program

(916) 324-0526
CALNET 454-0526

Rural Health Care Program

(916) 327-1439
CALNET 467-1439

Vision Service Plan

1-800-877-7195 or
(916) 851-5000

Workers' Comp. Program

(916) 445-9792
CALNET 485-9792

Savings Plus Program

1-866-566-4777
saveplus@dpa.ca.gov

DPA Fax Numbers

Benefits Division

(916) 322-3769
CALNET 492-3769

Savings Plus Program

(916) 327-1885
CALNET 467-1885

TDD (Any unit in DPA)

(916) 327-4266
CALNET 467-4266